

In re:  
Sherita S. Stokes  
Debtor

Case No. 18-11941-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 13, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2025:**

Recip ID	Recipient Name and Address
db	+ Sherita S. Stokes, 2131 Melvin Street, Philadelphia, PA 19131-3017
14078408	++++ CENTRAL CREDIT SERVICES, LLC, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court., Central Credit Services, LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301
14078414	+ David Apothaker, Esq., 520 Fellowship Road, Suite C-306, Mount Laurel, NJ 08054-3410
14078421	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14078422	PA. Housing Finance Authority, 211 N Front Street, Harrisburg, PA 17101-1406, Attn: John Goryl, Esquire

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 14 2025 01:22:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 14 2025 01:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14078402	+ Email/Text: bncnotifications@phea.org	Mar 14 2025 01:22:00	Aes/navient, 1200 N 7th St, Harrisburg, PA 17102-1419
14081191	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 00:57:38	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14078404	Email/PDF: acg.bmw.ebn@aisinfo.com	Mar 14 2025 01:09:14	BMW Bank of North America, BMW Financial Services, PO Box 3608, Dublin, OH 43016
14775044	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Mar 14 2025 01:09:02	BMW Financial Services, 1400 City View Drive,, Columbus, OH 43215-1477
14096087	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 01:32:00	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14078403	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 14 2025 01:21:00	Bank Of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
14078412	Email/Text: megan.harper@phila.gov	Mar 14 2025 01:22:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14078413	Email/Text: megan.harper@phila.gov	Mar 14 2025 01:22:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14078405	+ Email/Text: bankruptcy@cavps.com	Mar 14 2025 01:22:00	Calvary Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-1340
14078406	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Mar 14 2025 01:32:33	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14094452	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 14 2025 01:32:32	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14078407	+ Email/Text: bankruptcy@cavps.com	Mar 14 2025 01:22:00	Cavalry Portfolio Services, ATTN: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14102407	+ Email/Text: bankruptcy@cavps.com	Mar 14 2025 01:22:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14078409	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2025 01:08:54	Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
14078410	+ Email/Text: ecf@ccpclaw.com	Mar 14 2025 01:21:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14268809	Email/Text: ECMCBKNotices@ecmc.org	Mar 14 2025 01:22:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14078415	Email/Text: bankruptcycourts@equifax.com	Mar 14 2025 01:22:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14078416	^ MEBN	Mar 14 2025 00:33:20	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14078417	+ Email/Text: crdept@na.firstsource.com	Mar 14 2025 01:22:00	FirstSource Advantage, LLC, P.O. Box 628, Buffalo, NY 14240-0628
14078418	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 14 2025 01:22:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14078419	^ MEBN	Mar 14 2025 00:33:30	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14105370	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 14 2025 01:22:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14078420	^ MEBN	Mar 14 2025 00:33:23	MRS BPO, L.L.C., 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14089141	+ Email/Text: bankruptcygroup@peco-energy.com	Mar 14 2025 01:22:00	PECO Energy Comapny, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14655239	^ MEBN	Mar 14 2025 00:33:31	PENNSYLVANIA HOUSING FINANCE AGENCY, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14078425	^ MEBN	Mar 14 2025 00:33:34	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14101260	+ Email/Text: bncnotifications@pheaa.org	Mar 14 2025 01:21:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14078426	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 14 2025 00:58:05	Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
14099263	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 14 2025 00:57:38	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14078837	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 14 2025 00:57:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14078423	Email/Text: bankruptcygroup@peco-energy.com	Mar 14 2025 01:22:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14078424	^ MEBN	Mar 14 2025 00:33:39	Penn Medicine Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
14078428	Email/Text: DASPUBREC@transunion.com	Mar 14 2025 01:21:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14078427	Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Mar 14 2025 00:58:33	The Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
14106707	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 14 2025 01:22:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14078429	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 14 2025 01:22:00	Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14078411	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor BMW Bank of North America bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MICHAEL A. CIBIK	on behalf of Debtor Sherita S. Stokes help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Sherita S. Stokes	)	Case No. 18-11941-djb
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 13, 2025

For The Court

Timothy B. McGrath  
Clerk of Court